

EXHIBIT 14

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AO 88A (Rev. 01/09) Subpoena to Testify at a Deposition or to Produce Documents in a Civil Action

UNITED STATES DISTRICT COURT

for the
District of Nevada

BRIAN M. WILSON

Plaintiff

v.

AARGON AGENCY, INC., ET AL.

Defendant

Civil Action No. 2:07-cv-00616-LDG (LRL)

(If the action is pending in another district, state where:

SUBPOENA TO TESTIFY AT A DEPOSITION
OR TO PRODUCE DOCUMENTS IN A CIVIL ACTIONTo: TRANS UNION L.L.C., c/o CSC Services of Nevada, Inc., 502 E. John St., Carson City, NV 89706

☒ **Testimony:** YOU ARE COMMANDED to appear at the time, date, and place set forth below to testify at a deposition to be taken in this civil action. If you are an organization that is *not* a party in this case, you must designate one or more officers, directors, or managing agents, or designate other persons who consent to testify on your behalf about the following matters, or those set forth in an attachment:

Place: Craig B. Friedberg, Esq. 4760 S. Pecos Rd., Ste 103,
Las Vegas, Nevada 89121 fax (702)946-0887, or at a
place and time mutually convenient

Date and Time:

09/02/2009 3:00 pm

The deposition will be recorded by this method: by stenographic means and/or by video

☒ **Production:** You, or your representatives, must also bring with you to the deposition the following documents, electronically stored information, or objects, and permit their inspection, copying, testing, or sampling of the material:

See Attached Exhibit A and Authorization To Obtain Consumer Copies of Credit Report.

The provisions of Fed. R. Civ. P. 45(c), relating to your protection as a person subject to a subpoena, and Rule 45 (d) and (e), relating to your duty to respond to this subpoena and the potential consequences of not doing so, are attached.

Date: 08/13/2009

CLERK OF COURT

OR

Signature of Clerk or Deputy Clerk

Attorney's signature

The name, address, e-mail, and telephone number of the attorney representing (name of party) Brian M. Wilson Plaintiff, who issues or requests this subpoena, are:

Craig B. Friedberg, 4760 S. Pecos Rd., Ste. 103, altcbf@cox.net, (702)435-7968

SSN 134-66-5961

EXHIBIT A
SUBPOENA DUCES TECUM FOR PRODUCTION

Trans Union LLC

Wilson v. Aargon Agency, Inc.

U.S.D.C. (NV) Case No. 2:07-cv-00616-LDG (LRL)

Please produce for inspection and copying by September 2, 2009, at 3:00 p.m.:

INSTRUCTIONS AND DEFINITIONS

A. As used herein, the word "document" shall mean the original and any copy, regardless of origin or location of any book, correspondence, pamphlet, periodical, letter, e-mail, computer screens, computer disk or computer program, memorandum, telegram, report, record, study, hand-written note, map, drawing, working paper, chart, paper, graph, index, tape, data sheet, data processing card, or any other written, recorded, transcribed, electronically recorded or stored, punched, taped, filmed, photographic or graphic matter, microfiche, or computer disk, computer tape, or any other entry, however produced or reproduced.

B. "Trans Union", "you", "your", means the party upon whom the request is served, any parent or subsidiary corporation, any predecessor corporation, any corporation in which the party has a controlling interest, and any joint venturers, partners, agents, employees, officers, directors and persons acting for the party.

C. "Plaintiff" means the plaintiff in the civil action U.S.D.C. (NV) Case No. 2:07-cv-00616, Brian M. Wilson.

D. "Defendant" means the defendant in the civil action U.S.D.C. (NV) Case No. 2:07-cv-00616: Aargon Agency, Inc.

DOCUMENTS REQUESTED

1. All consumer reports, credit reports, consumer disclosures, updates or other compilation of information in plaintiff's file as "file" is defined in 15 U.S.C. § 1681a(g), that Trans Union possesses, including any historical or archived documents regarding defendant.
2. All records of communications between plaintiff and Trans Union, relating to defendant, including all documents, records of telephonic communications, log books or other records.
3. All records of communications between Trans Union and defendant regarding plaintiff, including all documents, records of telephonic communications, log books or other records.
4. All documents relating to any reinvestigation of any account with defendant regarding plaintiff, including but not limited to any CDV's, ACDV's, responses, UDF's, AUDF's, notes, screens, logs, internal memoranda, correspondence or supporting documentation.
5. A complete copy of any communications – including but not limited to any supporting documentation, specific requests for information, UDF's, AUDF's, instructions, notes, screens, logs, policies, or legal requirements – relating to plaintiff, plaintiff's file or any reinvestigation of any information contained in plaintiff's file regarding defendant.
6. All other documents prepared, sent or received by Trans Union in the course of conducting any reinvestigation regarding defendant's alleged account with plaintiff.
7. All computerized data relating to plaintiff or any reinvestigation regarding plaintiff, regarding defendant.

8. All historical, archived or electronic record of any Metro Tape Data which was the subject of a reinvestigation relating to plaintiff, regarding defendant.

9. All trade set detail documents relating to plaintiff, regarding defendant.

10. All detailed line summary documents relating to plaintiff, regarding defendant.

11. All comment summary documents relating to plaintiff, regarding defendant.

12. All individual comment screens or documents relating to plaintiff, regarding defendant.

13. All history search summary screens relating to plaintiff, regarding defendant.

Plaintiff

Brian M. Wilson
5512 Tincup Drive
Las Vegas, NV 89121
Social Security Number Redacted-5961

LAW OFFICES OF

Craig B. Friedberg, Esq.



4760 SOUTH PECOS ROAD, SUITE 103
LAS VEGAS, NEVADA 89121
PHONE: (702) 435-7988 FAX: (702) 946-0887

Authorization To Obtain Consumer Copies of Credit Report

Brian M. Wilson
5512 Tincup Dr.
Las Vegas, NV 89130

Social Security Number: Redacted 5961

Pursuant to 15 U.S.C. § 1681b(a)(2), I authorize my attorney, Craig B. Friedberg, Esq., to obtain and review on my behalf, consumer copies of my consumer reports from any consumer reporting agency (eg., Equifax, Experian, TransUnion, etc.) maintaining information on his credit. I also authorize and direct those credit reporting agencies to release my file to my attorney Craig B. Friedberg, Esq.

This authorization is general, unlimited in scope, and is to be construed as requiring any consumer reporting agency served with a copy of this authorization to make the maximum disclosure to my attorney, Craig B. Friedberg, Esq., permitted by law. I understand that my legal counsel will be using this information to prosecute my claims in the case of *Wilson v. Aargon Agency, Inc.*, filed as case no. 2:07-cv-616 in the United States District Court, District of Nevada, and I leave it to his sole discretion and responsibility to ensure that the information disclosed to him pursuant to this authorization will be utilized for the purpose of that prosecution. A photocopy of this authorization shall be honored to the same extent as an original.

BY SIGNING BELOW I AUTHORIZE MY ATTORNEY, CRAIG B. FRIEDBERG, ESQ., TO THE EXTENT AND FOR THE PURPOSES STATED ABOVE, TO OBTAIN ANY AND ALL INFORMATION RECEIVED BY, MAINTAINED BY, OR COMMUNICATED BY ANY CONSUMER REPORTING AGENCY BEARING ON MY CREDIT WORTHINESS, CREDIT STANDING, CREDIT CAPACITY, CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS, OR MODE OF LIVING.



BRIAN M WILSON
Date: August 1, 2009



555 W. Adams Street
Chicago, IL 60661
Tel 312 466 6401
Fax 312 466 6307
pnorris@transunion.com
www.transunion.com

Patricia Norris
Attorney

September 1, 2009

VIA OVERNIGHT MAIL

Craig B. Friedberg, Esq.
4760 S. Pecos Rd., Ste 103
Las Vegas, Nevada 89121

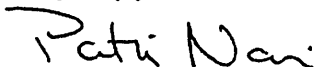
Re: *Wilson v Aargon Agency, et al., Third Party Subpoena to Trans Union*

Dear Craig:

Enclosed are the responsive documents to the subpoena you served on TransUnion. As we discussed, once you have had an opportunity to review, you will schedule the deposition. I would appreciate alternate dates for easier scheduling. Your deponent will in our Consumer Relations Center in Crum Lynne, PA, and I will defend her from here in Chicago.

I will be waiting to hear from you.

Very truly yours,


Patricia Norris

Enclosures

515

From: <ibasupport@transunion.com>
To: <creast@transunion.com>
Date: Monday, August 14, 2006 11 35 05 AM
Subject: 2006081410315538894439 Dispute Initiated from TransUnion.com

Mon, Aug 14, 2006 10 31 55 AM CDT

FIN

Dispute ID 2006081410315538894439#

SSN Redacted .5961

Name Brian Wilson
Address 5512 Tincup DR
Las Vegas, NV, 89130

Previous 751 N Tenaya WY, Apt #201
Las Vegas, NV, 89128

Home Phone
Employer
Birth Date Redacted 1974

Personal Information Correction

Dispute Details

Dispute 1 –
- Company AARGON COLLECTION AGENCY
- Account 1670005860
- Reason This is not my account

Comments

I do not recognize this debit so I disputed this debit with
the collection agency on 6/8/06 in writing
They have never responded to my written dispute and request
for verification of the debit, therefore this item must be
a mistake

CC. <CREastDW@transunion.com>

*** 160818550-001***

PO Box 2000
Chester, PA 19022



08/15/2006



Your TransUnion File Number: 160818550
Password: 442422RS
Login Expiration Date: 09/26/2009

BRIAN M. WILSON
5512 TINCUP DR
LAS VEGAS, NV 89130

Enclosed is the TransUnion Personal Credit Report that you requested. As a trusted leader in the consumer credit information industry, TransUnion, LLC takes the accuracy of your credit information very seriously. We are committed to providing the complete and reliable credit information that you need to participate in everyday transactions and purchases.

If you believe an item of information to be incomplete or inaccurate, please alert us immediately. We will investigate the data and notify you of the results of our investigation.

To make it easier to request an investigation, you can now submit your request online, **24 hours a day, 7 days a week** anytime before the Login Expiration Date provided above. You must have an active email address to use the online service. Please note that your email address will only be used for communicating with you regarding your request and the results of our investigation. Your email address will not be shared with any non-TransUnion entities.

To submit an online request for investigation:

- Step 1.** Go to the TransUnion online investigation service at <https://review.transunion.com>
- Step 2.** Type Your TransUnion File Number and password as provided above.
- Step 3.** Follow the instructions provided by the web site.

Once submitted, you will receive online confirmation of your request. You will also be notified by email when we complete our investigation and your results will be available online. You can check the status of your investigation online by logging into your account.

Thank you for helping ensure the accuracy of your credit information.

TransUnion Consumer Relations



File Number: 160818550
 Page: 1 of 9
 Date Issued: 08/15/2006

Personal Information

Name: BRIAN M. WILSON

SSN: XXX-XX-5961
 Date of Birth: Redacted /1974
 Telephone: Redacted 3146
 Your SSN is partially masked for your protection.

Other Names: LASHA, BRIAN, M
 You have been on our files since 09/1988

CURRENT ADDRESS

Address: 5512 TINCUP DR
 LAS VEGAS, NV 89130
 Date Reported: 12/1999

PREVIOUS ADDRESS

Address: 751 N TENAYA WY 201
 LAS VEGAS, NV 89128
 Date Reported: 02/1997
 Address: 64 PARKVIEW,
 LACKAWANNA, NY 14218

EMPLOYMENT DATA REPORTED

Employer Name: ADT SECURITY SERVICES INC
 Date Reported: 08/1999

Position:
 Hired:

Employer Name: MC MOMMUNICATIO
 Date Reported: 04/1996

Position:
 Hired:

Employer Name: FOREST CITY AUTO PARTS
 Date Reported: 11/1992

Position:
 Hired:

Employer Name: MOVING MUSIC MACHINE
 Date Reported: 06/1992

Position:
 Hired:

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

Adverse Accounts

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in brackets or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

AARGON AGENCY INC #1670005860

3025 W SAHARA
 LAS VEGAS, NV 89102
 (800) 326-7118

Balance: \$397
 Date Updated: 08/2006
 Original Amount: \$391
 Original Creditor: IMPULSE TELECOM
 Past Due: \$397

Pay Status: COLLECTION ACCOUNT
 Account Type: OPEN ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY
 Remarks: PLACED FOR COLLECTION
 Date placed for collection: 05/2006

LOC. 03
RPT-ID: KKA VB500-1

TRANS UNION CORPORATION
CONSUMER RELATIONS
ACDV3 RESPONSES THAT WERE AUTO UPDATED

DATE: 09/07/06 TIME: 08:37
PAGE:25031

05 DEPT: N

SUBSCRIBER RESPONSE DATE: 09/06/06

CONTROL: 160818550 002 01

MA/SM: 0103 SUB LOC: 001

TO COMPLY WITH F.C.R.A., A RESPONSE IS REQUIRED BY: 09/10/06

DATE ENTERED: 08/16/06

DATE RECD: 08/14/06

NAME: WILSON, BRIAN M
AKA: LASHA BRIAN M,
ADDR: 5512 TINCUP DR
LAS VEGAS, NV 89130
PREV: 751 N TENAYA WY 201
LAS VEGAS, NV 89128

VERF SUBSCRIBER CHANGES TO CONSUMER DEMOGRAPHIC DATA:

(S) NAME:

AKA:

(S) ADDR:

(S) PREV:

SSN: Redacted 5961

(S) SSN:

DOB: Redacted 74

(S) DOB:

PHONE: 000-838-3146

(S) PHONE:

CONSUMER Not his/hers. Provide complete ID.

STATES

COMMENTS

	SUBSCRIBER NAME	SUB.CODE	OPENED	VER'D	BAL.OWING	PAST DUE	HIGH CRDT	PAYMENT	TP.ACCT	MOP
	ACCOUNT NUMBER	CREDIT LIMIT	TERMS		LAST PYMT	DT 1ST DEL		HISTORY		ECO
	TYPE LOAN	COLLATERAL			SP.COMMENTS/STATUS/REMARKS		CLOSED	METRO2 FORMAT		
VERIFIED	AARGON AGENCY INC	1Y6M001	05/06	08/06	\$397	\$397	\$391		0	9B
AS	1670005860					10/03				
REPORTED: X	COLLECTION AGENC IMPULSE TELECOM				CLA - PLACED FOR COLLECTION					

CHANGE 09/06 9B
DATA AS
SHOWN :

RESPONSE CODES: 01 ACCOUNT INFORMATION ACCURATE AS OF DATE REPORTED

CONSUMER MESSAGE:

AUTHORIZED PHONE/NAME: Redacted-7037 - DOMINIC CAMPBELL

ACCT	PAYMENT	SPECIAL	COMPLIANCE	CONSUMER	MOP	REMARKS
STATUS	RATING	COMMENT CD	CONDITION CD	INFORMATION IND	CODE	CODE
SENT 93					9B	CLA
RECEIVED					9B	CLA

FIRST	MIDDLE	LAST	PREFIX	RESULT
NAME	NAME	NAME	SUFFIX	
VERIFICATION FLAGS	(S)	(S)	(S)	(S)

Dispute Line Item - Tradeline (160818550-002-01)
 Tuesday, August 15, 2006
 FILE A

	Original -----	Change -----
Subscriber	AARGON AGENCY INC (Y 1Y6M001)	
Acct Nbr	1670-0058-60	
Type Acct	O:OPEN ACCOUNT	
Loan Type	AG:COLLECTION AGENCY/ATTORNEY	
ECOA	I:INDIVIDUAL ACCOUNT	
Remark Cd	CLA:PLACED FOR COLLECTION *	
MOP	9B	
Dt Opened	05/06	
Dt Closed		
Dt Paid		
Dt Repted	08/06	09/06
Last Sale		
Dt Verfied	08/06	
Ver Indctr	A:AUTOMATIC	V:VERIFIED
Balance	\$397	
Past Due	\$397	
CR Limit		
High CR	\$391	
Hist1 Stat	0 Months Reviewed	*DELETED*
	0 Times 30 Days Late	*DELETED*
	0 Times 60 Days Late	*DELETED*
	0 Times 90 Days+ Late	*DELETED*
Mx Del Dt		
Mx Del Amt		
Mx Del MOP		
Pymts Past	0	
Pay Pattrn		
Collateral	IMPULSE TELECOM	
Terms		
Purge Dt	10/03	
Cloak Rsn		
Cloak Dt		

Dispute Line Item - Tradeline Record, Cont. (160818550-002-01)
Tuesday, August 15, 2006
FILE A

Information For Consumers

Data Furnisher: AARGON AGENC (Y 1Y6M001)
Account Number: 1670-0058-60

Disputes: A2: Not His/Hers. Provide
Complete ID

Received On: Monday, August 14, 2006
Via: TransUnion Website
Current Status: Request completed, credit report
updated

Data Furnisher Response: Verified as reported
Ownership Verification Of: Address, Previous Address, Date of
Birth, Name, SSN
Notes (DAVE): VAR 1 2 3 5 DOB/01
Corrected Copy Verbiage: Verified, No Change

Information For Internal Use Only

Dispute Processed On: Tuesday, August 15, 2006
At: 2:31:00 am
By: PRASHANT SHINDE (C4488)
At: Intelenet

Original Disputes:

Response Processed On: Thursday, September 7, 2006
At: 5:57:00 am
By: ACDV 3 (CRS9REQ3)
At: Crum Lynne, PA

*** 160818550-003***

PO Box 2000

Chester, PA 19022



09/07/2006



BRIAN M. WILSON
5512 TINCUP DR
LAS VEGAS, NV 89130

Our investigation of the dispute you recently submitted is now complete. The results are listed below.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of any company we may have contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
AARGON AGENCY INC	# 1670005860	VERIFIED, NO CHANGE

Any corrections to your identification requested by you have been made, and are included in the following credit report.



File Number: 160818550
 Page: 1 of 9
 Date Issued: 09/07/2006

TransUnion.

Personal Information

Name: BRIAN M. WILSON

SSN: XXX-XX-5961
 Date of Birth: Redacted 1974
 Telephone: Redacted 3146
 Your SSN is partially masked for your protection.

Other Names: LASHA, BRIAN, M
 You have been on our files since 09/1988

CURRENT ADDRESS

Address: 5512 TINCUP DR
 LAS VEGAS, NV 89130
 Date Reported: 12/1999

PREVIOUS ADDRESS

Address: 751 N TENAYA WY 201
 LAS VEGAS, NV 89128
 Date Reported: 02/1997
 Address: 64 PARKVIEW,
 LACKAWANNA, NY 14218

EMPLOYMENT DATA REPORTED

Employer Name: ADT SECURITY SERVICES INC
 Date Reported: 08/1999

Position:
 Hired:

Employer Name: MC MOMMUNICATIO
 Date Reported: 04/1996

Position:
 Hired:

Employer Name: FOREST CITY AUTO PARTS
 Date Reported: 11/1992

Position:
 Hired:

Employer Name: MOVING MUSIC MACHINE
 Date Reported: 06/1992

Position:
 Hired:

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

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Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

Adverse Accounts

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AARGON AGENCY INC #1670005860

3025 W SAHARA
 LAS VEGAS, NV 89102
 (800) 326-7118

Balance: \$397
 Date Verified: 08/2006
 Original Amount: \$391
 Original Creditor: IMPULSE TELECOM
 Past Due: >\$397<

Pay Status: >COLLECTION ACCOUNT<
 Account Type: OPEN ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY
 Remarks: >PLACED FOR COLLECTION<
 Date placed for collection: 05/2006

Credit Life (177187079-001)
Monday, August 27, 2007

Information for Internal Use Only

Initially Pulled On: Monday, August 27, 2007
At: 4:44:00 am
By: FATHIMA SAJID (C3225)
At: Intelenet
Initiated Because Of: Consumer

Number of Files: 01

Input

SSN: Redacted.5961
Date of Birth:
Name: BRIAN WILSON
Telephone:
Employer:

Current Address: 5512 TINCUP DR
LAS VEGAS, NV 89130
Previous Address:
Second Previous Address:

*** 177187079-001***

PO Box 2000
Chester, PA 19022



08/27/2007



Find an inaccuracy on your report?
Submit your dispute online at:
<http://transunion.com/disputeonline>

BRIAN M. WILSON
5512 TINCUP DR
LAS VEGAS, NV 89130

Enclosed is the TransUnion Personal Credit Report that you requested. As a trusted leader in the consumer credit information industry, TransUnion takes the accuracy of your credit information very seriously. We are committed to providing the complete and reliable credit information that you need to participate in everyday transactions and purchases.

If you believe an item of information to be incomplete or inaccurate, please alert us immediately. We will investigate the data and notify you of the results of our investigation.

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Step 1. Go to the TransUnion online investigation service at <http://transunion.com/disputeonline>

Step 2. Follow the instructions provided by the web site.

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Thank you for helping ensure the accuracy of your credit information.

TransUnion Consumer Relations

File Number: 177187079
 Page: 1 of 11
 Date Issued: 08/27/2007



Personal Information

Name: BRIAN M. WILSON

SSN: XXX-XX-5961
 Date of Birth: Redacted 1974
 Telephone: 1-3146
 Your SSN is partially masked for your protection.

Other Names: LASHA, BRIAN, M
 You have been on our files since 09/1988

CURRENT ADDRESS

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 Date Reported: 12/1999

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 LAS VEGAS, NV 89128
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Employer Name: MC MOMMUNICATIO
 Date Reported: 04/1996

Position:
 Hired:

Employer Name: FOREST CITY AUTO PARTS
 Date Reported: 11/1992

Position:
 Hired:

Employer Name: MOVING MUSIC MACHINE
 Date Reported: 06/1992

Position:
 Hired:

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Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

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AARGON AGENCY INC #1670005860

3025 W SAHARA
 LAS VEGAS, NV 89102
 (800) 326-7118

Balance: \$397
 Date Verified: 08/2006
 Original Amount: \$391
 Original Creditor: IMPULSE TELECOM
 Past Due: >\$397<

Pay Status: >COLLECTION ACCOUNT<
 Account Type: OPEN ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY
 Remarks: >PLACED FOR COLLECTION<
 Date placed for collection: 05/2006

LOC. 03
RPT-ID: KKA VB500-1

TRANS UNION CORPORATION
CONSUMER RELATIONS
ACDV3 RESPONSES THAT WERE AUTO UPDATED

DATE: 08/30/07 TIME: 05:45
PAGE:41098

05 DEPT: N

SUBSCRIBER RESPONSE DATE: 08/29/07

CONTROL: 177187079 002 01

MA/SM: 0103 SUB LOC: 001

TO COMPLY WITH F.C.R.A., A RESPONSE IS REQUIRED BY: 09/20/07

DATE ENTERED: 08/28/07

DATE RECD: 08/24/07

NAME: WILSON, BRIAN M
AKA: LASHA BRIAN M,
ADDR: 5512 TINCUP DR
LAS VEGAS, NV 89130
PREV: 751 N TENAYA WY 201
LAS VEGAS, NV 89128

VERF SUBSCRIBER CHANGES TO CONSUMER DEMOGRAPHIC DATA:

(S) NAME:

AKA:

(S) ADDR:

(S) PREV:

SSN: Redacted-5961

(S) SSN:

DOB: 74

(S) DOB:

PHONE: Redacted-3146

(S) PHONE:

CONSUMER Not his/hers. Provide complete ID.

STATES

COMMENTS

	SUBSCRIBER NAME	SUB.CODE	OPENED	VER'D	BAL.OWING	PAST DUE	HIGH CRDT	PAYMENT	TP.ACCT	MOP
	ACCOUNT NUMBER	CREDIT LIMIT	TERMS		LAST PYMT	DT 1ST DEL		HISTORY		EOA
	TYPE LOAN	COLLATERAL			SP.COMMENTS/STATUS/REMARKS		CLOSED	METRO2 FORMAT		
VERIFIED	AARGON AGENCY INC	1Y6M001	05/06	08/06	\$397	\$397	\$391		O	9B
AS	1670005860					10/03				
REPORTED: X	COLLECTION AGENC IMPULSE TELECOM				CLA - PLACED FOR COLLECTION					

CHANGE	08/07	9B
DATA AS		
SHOWN :		

RESPONSE CODES: 01 ACCOUNT INFORMATION ACCURATE AS OF DATE REPORTED

CONSUMER MESSAGE:

AUTHORIZED PHONE/NAME: 702-220-7037 - ERRICCA MONTAGUE

ACCT	PAYMENT	SPECIAL	COMPLIANCE	CONSUMER	MOP	REMARKS
STATUS	RATING	COMMENT CD	CONDITION CD	INFORMATION IND	CODE	CODE
SENT 93					9B	CLA
RECEIVED					9B	CLA

VERIFICATION FLAGS	FIRST NAME (S)	MIDDLE NAME (S)	LAST NAME (S)	PREFIX SUFFIX	RESULT (S)

Dispute Line Item - Tradeline (177187079-002-01)
 Monday, August 27, 2007
 FILE A

	Original -----	Change -----
Subscriber	AARGON AGENCY INC (Y 1Y6M001)	
Acct Nbr	1670-0058-60	
Type Acct	O:OPEN ACCOUNT	
Loan Type	AG:COLLECTION AGENCY/ATTORNEY	
EOCA	I:INDIVIDUAL ACCOUNT	
Remark Cd	CLA:PLACED FOR COLLECTION *	
MOP	9B	
Dt Opened	05/06	
Dt Closed		
Dt Paid		
Dt Repted	09/06	08/07
Last Sale		
Dt Verfied	08/06	
Ver Indctr	V:VERIFIED	
Balance	\$397	
Past Due	\$397	
CR Limit		
High CR	\$391	
Hist1 Stat	0 Months Reviewed	*DELETED*
	0 Times 30 Days Late	*DELETED*
	0 Times 60 Days Late	*DELETED*
	0 Times 90 Days+ Late	*DELETED*
Mx Del Dt		
Mx Del Amt		
Mx Del MOP		
Pymts Past	0	
Pay Pattrn		
Collateral	IMPULSE TELECOM	
Terms		
Purge Dt	10/03	
Cloak Rsn		
Cloak Dt		

Dispute Line Item - Tradeline Record, Cont. (177187079-002-01)
Monday, August 27, 2007
FILE A

Information For Consumers

Data Furnisher: AARGON AGENC (Y 1Y6M001)
Account Number: 1670-0058-60

Disputes: A2: Not His/Hers. Provide
Complete ID

Received On: Friday, August 24, 2007
Via: Mail
Current Status: Request completed, credit report
updated

Data Furnisher Response: Verified as reported
Ownership Verification Of: Address, Previous Address, Date of
Birth, Name, SSN
Notes (DAVE): VAR 1 2 3 5 DOB/01
Corrected Copy Verbiage: Verified, No Change

Information For Internal Use Only

Dispute Processed On: Monday, August 27, 2007
At: 4:46:00 am
By: FATHIMA SAJID (C3225)
At: Intelenet

Original Disputes:

Response Processed On: Thursday, August 30, 2007
At: 5:36:00 am
By: ACDV 3 (CRS9REQ3)
At: Crum Lynne, PA

*** 177187079-003***

PO Box 2000

Chester, PA 19022



08/30/2007



BRIAN M. WILSON
5512 TINCUP DR
LAS VEGAS, NV 89130

Our investigation of the dispute you recently submitted is now complete. The results are listed below.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of any company we may have contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
AARGON AGENCY INC	# 1670005860	VERIFIED, NO CHANGE

Any corrections to your identification requested by you have been made, and are included in the following credit report.

File Number: 177187079
 Page: 1 of 11
 Date Issued: 08/30/2007



Personal Information

Name: BRIAN M. WILSON

SSN: XXX-XX-5961
 Date of Birth: Redacted 1974
 Telephone: -3146
 Your SSN is partially masked for your protection.

Other Names: LASHA, BRIAN, M
 You have been on our files since 09/1988

CURRENT ADDRESS

Address: 5512 TINCUP DR
 LAS VEGAS, NV 89130
 Date Reported: 12/1999

PREVIOUS ADDRESS

Address: 751 N TENAYA WY 201
 LAS VEGAS, NV 89128
 Date Reported: 02/1997
 Address: 64 PARKVIEW AV
 LACKAWANNA, NY 14218

EMPLOYMENT DATA REPORTED

Employer Name: THUMPERTALK INC
 Date Reported: 08/2007

Position: 14
 Hired:

Employer Name: ADT SECURITY SERVICES INC
 Date Reported: 08/1999

Position:
 Hired:

Employer Name: MC MOMMUNICATIO
 Date Reported: 04/1996

Position:
 Hired:

Employer Name: FOREST CITY AUTO PARTS
 Date Reported: 11/1992

Position:
 Hired:

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

Adverse Accounts

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in brackets or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

AARGON AGENCY INC #1670005860

3025 W SAHARA
 LAS VEGAS, NV 89102
 (800) 326-7118

Balance: \$397
 Date Verified: 08/2006
 Original Amount: \$391
 Original Creditor: IMPULSE TELECOM
 Past Due: >\$397<

Pay Status: >COLLECTION ACCOUNT<
 Account Type: OPEN ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY
 Remarks: >PLACED FOR COLLECTION<
 Date placed for collection: 05/2006

Disclosure (177187079-004)
Wednesday, October 31, 2007

Information For Consumers

Number Of Files: 01
Received On: Wednesday, October 31, 2007
Via: Telephone
Initiated Because Of: Generic Insurance

Consumer States: Nothing
Proof Provided: None

Current Status: Request Completed
Printed On: Thursday, November 1, 2007
Print Language: English
Sent Score: No

Mailed To Consumer At: BRIAN M WILSON
5512 TINCUP DR
LAS VEGAS, NV 89130

Payment Processing

Products Requested: Disclosure
Fee Received: \$0.00
Refund Amount: \$0.00

Information For Internal Use Only

Pull Number(s): 02A
Initially Entered On: Wednesday, October 31, 2007
At: 10:05:00 am
By: Numeric Search (CRS9REQN)
At: Crum Lynne, PA
Processed On: Wednesday, October 31, 2007
At: 10:05:00 am
By: Numeric Search (CRS9REQN)
At: Crum Lynne, PA

*** 177187079-004***

PO Box 2000
Chester, PA 19022



10/31/2007



Find an inaccuracy on your report?
Submit your dispute online at:
<http://transunion.com/disputeonline>

BRIAN M. WILSON
5512 TINCUP DR
LAS VEGAS, NV 89130

Enclosed is the TransUnion Personal Credit Report that you requested. As a trusted leader in the consumer credit information industry, TransUnion takes the accuracy of your credit information very seriously. We are committed to providing the complete and reliable credit information that you need to participate in everyday transactions and purchases.

If you believe an item of information to be incomplete or inaccurate, please alert us immediately. We will investigate the data and notify you of the results of our investigation.

To make it easier to request an investigation, you can now submit your request online, **24 hours a day, 7 days a week**. You must have an active email address to use the online service. Please note that your email address will only be used for communicating with you regarding your request and the results of our investigation. Your email address will not be shared with any non-TransUnion entities.

To submit an online request for investigation:

Step 1. Go to the TransUnion online investigation service at <http://transunion.com/disputeonline>

Step 2. Follow the instructions provided by the web site.

Once submitted, you will receive online confirmation of your request. You will also be notified by email when we complete our investigation and your results will be available online. You can check the status of your investigation online by logging into your account.

Thank you for helping ensure the accuracy of your credit information.

TransUnion Consumer Relations



File Number: 177187079
 Page: 1 of 11
 Date Issued: 10/31/2007

TransUnion.

Personal Information

Name: BRIAN M. WILSON

SSN: XXX-XX-5961
 Date of Birth: Redacted 1974
 Telephone: Redacted 3146
 Your SSN is partially masked for your protection.

Other Names: LASHA, BRIAN, M
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Position: 14
 Hired:

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 Date Reported: 08/1999

Position:
 Hired:

Employer Name: MC MOMMUNICATIO
 Date Reported: 04/1996

Position:
 Hired:

Employer Name: FOREST CITY AUTO PARTS
 Date Reported: 11/1992

Position:
 Hired:

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

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Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

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AARGON AGENCY INC #1670005860

3025 W SAHARA
 LAS VEGAS, NV 89102
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Loan Type: COLLECTION AGENCY/ATTORNEY
 Remarks: >PLACED FOR COLLECTION<
 Date placed for collection: 05/2006

DR 02/18/2008 (00PS24) 281.12540.2049038

February 11, 2008

Brian M Wilson
5512 Tincup Dr
Las Vegas, NV 89130

In regards to: Credit Reporting Agency Disputed Item

TransUnion
PO Box 1000
Chester, PA 19022

To Whom It May Concern:

It has come to my attention that you are reporting what I believe to be inaccurate data which we dispute and this letter is an appeal for your assistance. As a reporting agency you are governed by the Fair Credit Reporting Act (FCRA), which protects consumers from inaccurate, outdated or invalidated information reporting of their credit file. The FCRA states that it's the Bureau's responsibility to ensure that all information contained within consumer credit files is accurate and free from errors.

The following information has been allowed to be reported on my credit file, I have been denied credit and have been publicly embarrassed and humiliated. In an effort to investigate these accounts, I contacted the collection agency and asked for documentation.

The FCRA, 15 U.S.C. Section 1692g(a), mandates in no uncertain terms that a debtor has 30 days to dispute the validity of a debt. If the creditor cannot provide sufficient evidence that the debtor was given adequate notice, the debtor must be given another 30-day debt-validation period, and the creditor must provide evidence the debtor is liable for the account(s) in question.

Attachments to support my claims on the following accounts have been included with this dispute letter and are noted in the listing below. I've sent several notices to these creditors or collection agencies requesting validation of the account(s) below, but they failed to provide adequate documentation proving my liability for the account in question: I hereby dispute these debts and request the following items be thoroughly investigated and deleted:

Aargon Agency Inc - 167000XXXX \$397.00

This is not my debt, and the collection agency has failed to respond to my written requirements for proof of the debt. I have filed a formal complain in US District Court for removal of this debt from my credit file. I have enclosed a copy of the court filing.

Sincerely,



Brian M Wilson

Enclosure (1) - US District Court filing

DR 02/18/2008 (00PS24) 282.12540.2049038

Case 2:07-cv-00616 Document 1 Filed 05/10/2007 Page 1 of 7

1 **CRAIG B. FRIEDBERG, ESQ.**
 Nevada Bar No. 004606
 2 4760 South Pecos Road, Suite 103
 Las Vegas, Nevada 89121
 3 Phone: (702) 435-7968; Fax: (702) 946-0887
 4 Attorney for Plaintiff

5
 6 **UNITED STATES DISTRICT COURT**
 7 **DISTRICT OF NEVADA**
 8

9 **BRIAN M. WILSON,**
 10 **Plaintiff,**

CASE NO.: 2:07-cv-00616

11 **vs.**

12 **AARGON AGENCY, INC., a Nevada**
 corporation, DOES I-V, inclusive and ROE
 13 Corporations VI-X, inclusive,
 14 **Defendants.**

COMPLAINT
 &
EIGHT PERSON JURY
DEMANDED

Law Office of
CRAIG B. FRIEDBERG, ESQ.
 4760 SOUTH PECOS ROAD, SUITE 103
 LAS VEGAS, NEVADA 89121
 (702) 435-7968 Telecopier (702) 946-0887

15
 16 1. This is a claim for actual and statutory damages brought by the named
 17 plaintiff, BRIAN M. WILSON (hereinafter referred to as "Plaintiff" or "Wilson"), for
 18 Defendant's violations of the Fair Debt Collection Practices Act (hereinafter referred to
 19 as the "FDCPA"), 15 U.S.C. §1692, *et seq.*, Defendant's violations of the Fair Credit
 20 Reporting Act (hereinafter referred to as the "FCRA"), 15 U.S.C. § 1681 *et seq.*, and
 21 Nevada Revised Statutes (hereinafter "NRS"), Chapters 598 *et seq.*, and 649 *et seq.*, as
 22 amended, and common law torts (hereinafter "State Acts"), all of which prohibit debt
 23 collectors from engaging in abusive, deceptive, harassing, unfair, and illegal practices.

24 2. Jurisdiction of this Court is invoked under 15 U.S.C. §1692k(d), 15 U.S.C.
 25 §1681(p), 28 U.S.C. §1337, and supplemental jurisdiction exists for the state law claims
 26 under 28 U.S.C. § 1367. Venue in this District is proper because both Plaintiff and
 27 Defendant resides in Nevada.

28 3. Wilson is a "consumer" as defined in the Act at 15 U.S.C. §1692a(3) who
 allegedly owes a (past-due) consumer "debt" as defined by 15 U.S.C. § 1692a(5) and NRS

DR 02/18/2008 (00PS24) 283.12540.2049038

Case 2:07-cv-00616 Document 1 Filed 05/10/2007 Page 2 of 7

1 649.010. Wilson is also a "consumer" as defined by 15 U.S.C. § 1681a(c) of the FCRA.

2 4. Defendant, AARGON AGENCY, INC. (hereinafter referred to as
3 "Defendant" or "Aargon"), is a corporation, organized and existing under the laws of the
4 state of Nevada, with its principal place of business in Las Vegas, NV.

5 5. Aargon regularly collects or attempts to collect consumer debts owed or
6 due or asserted to be owed or due another and is a "debt collector" as defined by 15
7 U.S.C. § 1692a(6).

8 6. Aargon is also a furnisher of information as contemplated by the FCRA, 15
9 U.S.C. § 1681s-2(a) & (b), who regularly and in the ordinary course of business,
10 furnishes information to one or more consumer reporting agencies about consumer
11 transactions or experiences with any consumer.

12 7. The alleged debt was allegedly incurred by Wilson primarily for personal,
13 family, or household purposes.

14 8. Plaintiff is unaware of the true names and legal capacities, whether
15 individual, corporate, associate, or otherwise, of the Defendants DOES I-V and ROE
16 Corporations VI-X, sued herein inclusive, and therefore sues Defendants by such
17 fictitious names.

18 9. Plaintiff is informed and believes, and thereon alleges, that each of the
19 Defendants designated herein as DOES I-V and ROE Corporations VI-X, are in some
20 way legally responsible and liable for the events referred to herein, and proximately
21 caused the damages alleged herein.

22 10. Plaintiff prays leave to insert said Defendants' true names and legal
23 capacities when ascertained.

24 11. At all times material hereto, and in doing the acts and omissions alleged
25 herein, the Defendants and each of them, including DOES I-V and ROE Corporations
26 VI-X, acted individually and/or through their officers, agents, employees, and co-
27 conspirators, including the fictitious Defendants named herein, each of whom was
28 acting within the purpose and scope of that agency, employment and conspiracy, and

DR 02/18/2008 (00PS24) 284.12540.2049038

Case 2:07-cv-00616 Document 1 Filed 05/10/2007 Page 3 of 7

1 said acts and omissions were known to, and authorized and ratified by, each of the other
2 Defendants.

3 FACTUAL ALLEGATIONS

4 12. Plaintiff repeats, realleges and incorporates by reference paragraphs one
5 through eleven, inclusive, above.

6 13. In 2006, Aargon initiated a campaign of abusive, unfair, unreasonable and
7 unlawful debt collection activity directed against Wilson in Las Vegas, NV.

8 14. On or about June 1, 2006, Aargon sent Wilson a dunning letter ("the
9 dunning letter") attempting to collect \$ 392.63 allegedly due Impulse Telecom. A true
10 and accurate copy of the dunning letter is attached hereto, marked as Plaintiff's Exhibit
11 1.

12 15. After receiving the dunning letter, Wilson sent a letter to Aargon, dated
13 June 7, 2006, disputing the validity of the debt and asserting other validation rights
14 accorded to him under the Act. A true and accurate copy of Wilson's letter is attached
15 hereto, marked Plaintiff's Exhibit 2.

16 16. Wilson sent his letter by Fed Ex Ground, and Aargon received the letter on
17 June 28, 2006, as shown by the Fed Ex Ground Delivery Information sheet that is
18 attached hereto, marked Plaintiff's Exhibit 3.

19 17. Despite being put on notice that Wilson disputed the alleged debt, Aargon
20 nevertheless reported the alleged debt to credit reporting agencies Experian and Trans
21 Union, without communicating that the alleged debt was disputed.

22 18. Wilson disputed Aargon's account with Experian and Trans Union,
23 however, after they conveyed the dispute to Aargon, it verified its reporting of the
24 account to the consumer reporting agencies, without communicating that the alleged
25 debt was disputed.

26 19. Aargon's harassment has impeded Wilson's access to mortgage financing.

27 ///

28 ///

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4760 SOUTH PECOS ROAD, SUITE 100
LAS VEGAS, NEVADA 89121
(702) 435-7968 Telecopier (702) 946-0987

DR 02/18/2008 (00PS24) 285.12540.2049038

Case 2:07-cv-00616 Document 1 Filed 05/10/2007 Page 4 of 7

CAUSES OF ACTION**COUNT ONE**

20. Plaintiff repeats, realleges and incorporates by reference paragraphs one through nineteen, inclusive, above.

21. The foregoing acts and omissions of Defendant constitute violations of the FDCPA, including, but not limited to, sections 1692d, 1692e and 1692f.

22. Plaintiff is entitled to recover statutory damages, actual damages, reasonable attorney's fees, and costs.

COUNT TWO

23. Plaintiff repeats, realleges and incorporates by reference paragraphs one through nineteen, inclusive, above.

24. In the entire course of its action, Defendant willfully and/or negligently failed to comport with FCRA, section 1681s-2(b).

25. Plaintiff is entitled to recover statutory damages, actual damages, exemplary damages, reasonable attorney's fees, and costs.

COUNT THREE

26. Plaintiff repeats, realleges and incorporates by reference paragraphs one through nineteen, inclusive, above.

27. Defendant's acts and omissions constitute unreasonable debt collection practices in violation of the doctrine of Invasion of Privacy. *Kuhn v. Account Control Technology, Inc.*, 865 F. Supp. 1443, 1448-49 (D. Nev. 1994); *Pittman v. J. J. MacIntyre Co. of Nevada, Inc.*, 969 F. Supp. 609, 613-14 (D. Nev. 1997).

28. Plaintiff is entitled to recover actual damages as well as exemplary damages in an amount to be proven at trial.

COUNT FOUR

29. Plaintiff repeats, realleges and incorporates by reference paragraphs one through twenty-eight, inclusive, above.

30. Aargon's violations of the state Acts include, but are not limited to, the

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1 following: NRS Chapters 598 et seq., and 649 et seq., by using any device, subterfuge,
2 pretense or deceptive means or representations to collect any debt.

3 31. NRS 598 (deceptive trade practices) and 649 (collection agency practices),
4 in tandem, allows a state claim for deceptive trade practices where the collection agency
5 engages in harassing tactics, which has been defined in NAC 649.150 as "a violation by
6 any collection agency or collection agent of any of the provisions of 15 U.S.C. §§ 1692b to
7 1692j, inclusive" (i.e., the FDCPA).¹

8
9 ¹N.R.S. 41.600 allows for an action by victims of fraud. It states in pertinent part:

10 1. An action may be brought by any person who is a
11 victim of consumer fraud.

12 2. As used in this section, "consumer fraud" means:

13 * * *

14 (d) A deceptive trade practice as defined in NRS
15 598.0915 to 598.0925, inclusive.

16 NRS 598.0923(4) defines deceptive trade practices as conducting a business by
17 using "coercion, duress or intimidation in a transaction."

18 Furthermore, NRS 598.0953 states that the specific deceptive trade practices
19 defined in NRS 598.0915 to 598.0925, inclusive, "are in addition to and do not limit the
20 types of unfair trade practices actionable at common law or defined as such in other
21 statutes in this state (emphasis added)." NRS 649.375(5) pertains to prohibited acts of
22 collection agencies. It states, in pertinent part, that a collection agency "shall not ...
23 engage in any conduct that constitutes harassment as defined by regulations adopted by
24 the commissioner."

25 The regulations can be found in NAC 649.150, which states that:

26 The commissioner of financial institutions will consider a
27 violation by any collection agency or collection agent of
28 any of the provisions of 15 U.S.C. §§ 1692b to 1692j,
inclusive, as those sections existed on July 1, 1986, to be an
act or omission inconsistent with the faithful discharge of
the duties or obligations of a collection agency or collection
agent and grounds for the suspension or revocation of the
license of the collection agency or collection agent. [Banking
Div., Harassment in Debt Collection Reg., eff. 1-17-
79]—(NAC A by Admstr. of Financial Institutions, eff. 6-29-
84; A by Comm'r of Financial Institutions, 5-19-88)
(Emphasis added.)

Thus, a judgment finding Defendants violated any of the provisions of the
FDCPA, would also establish that it engaged in harassing conduct toward Plaintiff,
which is the basis of this claim for relief.

(continued...)

DR 02/18/2008 (00PS24) 287.12540.2049038

Case 2:07-cv-00616 Document 1 Filed 05/10/2007 Page 6 of 7

32. All of Defendant's acts as described above were done intentionally and with malice for the purpose of coercing Plaintiff to pay an alleged, past-due, debt.

33. As a result of the above acts and omissions, Defendant is liable to the Plaintiff in the sum of Plaintiff's actual damages, statutory damages, exemplary damages, fees and costs.

DEMAND FOR JURY TRIAL

34. Please take notice that Plaintiff demands trial by jury in this action.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff respectfully prays, that judgment be entered against Defendant for the following:

- (1) For general and compensatory damages;
- (2) For statutory damages pursuant to 15 U.S.C. § 1692k in the amount of \$1000.00;
- (3) For statutory damages pursuant to 15 U.S.C. § 1681n in the amount of \$1000.00;
- (4) For exemplary damages;
- (5) For reasonable attorney fees for all services performed by counsel in connection with the prosecution of this claim;
- (6) For reimbursement for all costs and expenses incurred in connection with the prosecution of this claim; and

///

///

///

///

(...continued)

Moreover, such acts would also be considered in violation of 15 U.S.C. §1692f, and therefore, a violation of NRS 649.375(5). 15 U.S.C. §1692f states, in pertinent part: A debt collector may not use unfair or unconscionable means to collect or attempt to collect any debt.

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CRAIG B. FRIEDBERG, ESQ.
4783 SOUTH Pecos ROAD, SUITE 100
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DR 02/18/2008 (00PS24) 288.12540.2049038

Case 2:07-cv-00616 Document 1 Filed 05/10/2007 Page 7 of 7

(7) For any and all other relief this Court may deem appropriate.

DATED this 9th day of May 2007.

Respectfully submitted by:

/s/ Craig B. Friedberg, Esq.
4760 South Pecos Road, Suite 103
Las Vegas, Nev. 89121
Attorney for Plaintiff

Law Office of
CRAIG B. FRIEDBERG, ESQ.
4760 SOUTH PECOS ROAD, SUITE 103
LAS VEGAS, NEVADA 89121
(702) 435-7968 Telecopier (702) 945-0687

DR 02/18/2008 (00PS24) 289.12540.2049038

Activity in Case 2:07-cv-00616 Wilson v. Aargon Agency, Inc. "C..."

Subject: Activity in Case 2:07-cv-00616 Wilson v. Aargon Agency, Inc. "Complaint"

From: cmccf@nvd.uscourts.gov

Date: Thu, 10 May 2007 14:15:58 -0700

To: cmccfhelpdesk@nvd.uscourts.gov

*****NOTE TO PUBLIC ACCESS USERS***** You may view the filed documents once without charge. To avoid later charges, download a copy of each document during this first viewing.

United States District Court

District of Nevada

Notice of Electronic Filing

The following transaction was received from Friedberg, Craig B. entered on 5/10/2007 at 2:15 PM PDT and filed on 5/10/2007

Case Name: Wilson v. Aargon Agency, Inc.

Case Number: 2:07-cv-616

Filer: Brian M. Wilson

Document Number: 1

Docket Text:

COMPLAINT against Aargon Agency, Inc. (Filing fee \$ 350 receipt number 561179), filed by Brian M. Wilson. Certificate of Interested Parties due by 5/20/2007. Proof of service due by 9/7/2007. (Attachments: # (1) Civil Cover Sheet # (2) Summons)(Friedberg, Craig)

The following document(s) are associated with this transaction:

Document description:Main Document

Original filename:n/a

Electronic document Stamp:

[STAMP dcecfStamp_ID=1101333072 [Date=5/10/2007] [FileNumber=3445190-0] [36b7a9c5eb887601ec7f3b1ce43a55cd03d5920bcaddbd6b0273d4a6a84f3e1f33cb1f1fd26de1553bc5401f3dc4bf15dd77d6ab2721c8ea01etc970f4068ade]]

Document description:Civil Cover Sheet

Original filename:n/a

Electronic document Stamp:

[STAMP dcecfStamp_ID=1101333072 [Date=5/10/2007] [FileNumber=3445190-1] [51e410dd1a322ad121cee524403422bd829bcf3f486d99378681ab20230ee2d0471d4a17d23cdb2f0b6bf3fa05455fd657561d315db8c522c089a65a48d31742]]

Document description:Summons

Original filename:n/a

Electronic document Stamp:

[STAMP dcecfStamp_ID=1101333072 [Date=5/10/2007] [FileNumber=3445190-2] [60d3cb4c1f98c9953572ec63f5d29b97dfa065c34800626803a48e474ceb51200bce2db6a1f23e43567a4d8ca8e95fb0b033ae3cf6562adb3bc5c071aa3232]]

2:07-cv-616 Notice will be electronically mailed to:

Craig B. Friedberg attcbf@cox.net, attcbf@yahoo.com, cbfriedberg@justice.com, attcbf@hotmail.com

Wilson
5512 Tincup Dr
Las Vegas NV 89130

DR 02/18/2008 (00P524) 290.12540 2049038

CERTIFIED MAIL



7007 2680 0001 5597 9547



0000



19022

U.S. POSTAGE
PAID
LAS VEGAS, NV
89130
FEB 13, 08
AMOUNT
\$5.38
00054088-10

Trans Union
PO Box 1000
Chester PA 19022

1902232001 6055

Credit Life (185264326-001)
Tuesday, February 19, 2008

Information for Internal Use Only

Initially Pulled On: Tuesday, February 19, 2008
At: 6:04:00 pm
By: SATISH YADAV (C4513)
At: Intelenet
Initiated Because Of: Consumer

Number of Files: 01

Input

SSN: Redacted-5961
Date of Birth:
Name: BRIAN M WILSON
Telephone:
Employer:

Current Address: 5512 TINCUP DR
LAS VEGAS, NV 89130
Previous Address:
Second Previous Address:

*** 185264326-001***

PO Box 2000

Chester, PA 19022



02/19/2008



Find an inaccuracy on your report?
Submit your dispute online at:
<http://transunion.com/disputeonline>

BRIAN M. WILSON
5512 TINCUP DR
LAS VEGAS, NV 89130

Enclosed is the TransUnion Personal Credit Report that you requested. As a trusted leader in the consumer credit information industry, TransUnion takes the accuracy of your credit information very seriously. We are committed to providing the complete and reliable credit information that you need to participate in everyday transactions and purchases.

If you believe an item of information to be incomplete or inaccurate, please alert us immediately. We will investigate the data and notify you of the results of our investigation.

To make it easier to request an investigation, you can now submit your request online, **24 hours a day, 7 days a week**. You must have an active email address to use the online service. Please note that your email address will only be used for communicating with you regarding your request and the results of our investigation. Your email address will not be shared with any non-TransUnion entities.

To submit an online request for investigation:

Step 1. Go to the TransUnion online investigation service at <http://transunion.com/disputeonline>

Step 2. Follow the instructions provided by the web site.

Once submitted, you will receive online confirmation of your request. You will also be notified by email when we complete our investigation and your results will be available online. You can check the status of your investigation online by logging into your account.

Thank you for helping ensure the accuracy of your credit information.

TransUnion Consumer Relations

File Number: 185264326
 Page: 1 of 11
 Date Issued: 02/19/2008



Personal Information

Name: BRIAN M. WILSON

SSN: XXX-XX-5961
 Date of Birth: Redacted 1974
 Telephone: Redacted 3146
 Your SSN is partially masked for your protection.

Other Names: LASHA, BRIAN, M
 You have been on our files since 09/1988

CURRENT ADDRESS

Address: 5512 TINCUP DR
 LAS VEGAS, NV 89130
 Date Reported: 12/1999

PREVIOUS ADDRESS

Address: 751 N TENAYA WY 201
 LAS VEGAS, NV 89128
 Date Reported: 02/1997
 Address: 64 PARKVIEW AV
 LACKAWANNA, NY 14218

EMPLOYMENT DATA REPORTED

Employer Name: THUMPERTALK INC
 Date Verified: 08/2007

Position: 14
 Hired:

Employer Name: ADT SECURITY SERVICES INC
 Date Reported: 08/1999

Position:
 Hired:

Employer Name: MC MOMMUNICATIO
 Date Reported: 04/1996

Position:
 Hired:

Employer Name: FOREST CITY AUTO PARTS
 Date Reported: 11/1992

Position:
 Hired:

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

Adverse Accounts

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in brackets or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

AARGON AGENCY INC #1670005860

3025 W SAHARA
 LAS VEGAS, NV 89102
 (800) 326-7118

Balance: \$397
 Date Verified: 08/2006
 Original Amount: \$391
 Original Creditor: IMPULSE TELECOM
 Past Due: >\$397<

Pay Status: >COLLECTION ACCOUNT<
 Account Type: OPEN ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY
 Remarks: >PLACED FOR COLLECTION<
 Date placed for collection: 05/2006

Letter (185264326-003)
Tuesday, February 19, 2008

Information For Consumers

Received On: Monday, February 18, 2008
Via: Mail
Initiated Because Of: Consumer
Printed On: Tuesday, February 19, 2008
Print Language: English
Paragraphs Added: #001 Formal Letter Opening
Paragraph
#207 Documentation Unusable
#425 CDV's Not Available to
Consumer
#002 Formal Letter Closing
Paragraph

Mailed To Consumer At: BRIAN M WILSON
5512 TINCUP DR
LAS VEGAS, NV 89130

Information For Internal Use Only

Created On: Tuesday, February 19, 2008
At: 6:14:00 pm
By: SATISH YADAV (C4513)
At: Intelenet

*** 185264326-003 ***
P.O. BOX 2000
Chester, PA 19022-2000

FEBRUARY 19, 2008

FILE NUMBER 185264326

BRIAN M WILSON
5512 TINCUP DR
LAS VEGAS, NV 89130

Thank you for contacting TransUnion. Our goal is to maintain complete and accurate information on consumer credit reports. We have provided the information below in response to your request.

Re: Dispute Status : AARGON AGENCY#..05860

We are unable to accept the documentation you sent. However, TransUnion will contact the source of the disputed information to advise them of your dispute. We will ask them to verify the accuracy of the reported information. When the investigation is completed, you will receive written response and/or a copy of your updated credit report to notify you of the results.

Re: Verification Documents not Available

We store information in our records as it is supplied to us by creditors. When information is disputed, we are required to investigate and record the current status of the information. We do not provide dispute verification responses received from creditors. If you need to obtain documentation or written verification concerning your accounts, then please contact your creditors directly.

If you have any additional questions or concerns, please contact TransUnion at the address shown below, or visit us on the web at www.transunion.com for general information. When contacting our office, please provide your current file number 185264326.

P.O. BOX 2000
CHESTER, PA 19022-2000

/

Dispute Line Item - Tradeline Record, Cont. (185264326-002-01)
Tuesday, February 19, 2008
FILE A

Information For Consumers

Data Furnisher: AARGON AGENC (Y 1Y6M001)
Account Number: 1670-0058-60

Disputes: A2: Not His/Hers. Provide
Complete ID
C6: Account Involved in
Litigation. Verify All Account
Information
Consumer Comment: Unable to authenticate
documentation dated 05/09/2007

Received On: Monday, February 18, 2008
Via: Mail
Current Status: Request completed, credit report
updated

Data Furnisher Response: Verified as reported
Ownership Verification Of: Address, Previous Address, Date of
Birth, Name, SSN
Notes (DAVE): VAR 1 2 3 5 DOB/01
Corrected Copy Verbiage: Verified, No Change

Information For Internal Use Only

Dispute Processed On: Tuesday, February 19, 2008
At: 6:14:00 pm
By: SATISH YADAV (C4513)
At: Intelenet

Original Disputes:

Response Processed On: Saturday, February 23, 2008
At: 9:16:00 pm
By: ACDV 3 (CRS9REQ3)
At: Crum Lynne, PA

*** 185264326-004***

PO Box 2000

Chester, PA 19022



02/23/2008



BRIAN M. WILSON
5512 TINCUP DR
LAS VEGAS, NV 89130

Our investigation of the dispute you recently submitted is now complete. The results are listed below.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of any company we may have contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
AARGON AGENCY INC	# 1870005860	VERIFIED, NO CHANGE

File Number: 185264326
 Page: 1 of 1
 Date Issued: 02/23/2008



Special Notes: If any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

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N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

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AARGON AGENCY INC #1670005860

3025 W SAHARA
 LAS VEGAS, NV 89102
 (800) 326-7118

Balance: \$397
 Date Verified: 08/2006
 Original Amount: \$391
 Original Creditor: IMPULSE TELECOM
 Past Due: >\$397<

Pay Status: >COLLECTION ACCOUNT<
 Account Type: OPEN ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY
 Remarks: >PLACED FOR COLLECTION<
 Date placed for collection: 05/2006

- End of investigation results -

To view a free copy of your full, updated credit file, go to our website <http://disclosure.transunion.com>

*** 185264326-007***

PO Box 2000

Chester, PA 19022



08/26/2009



Find an inaccuracy on your report?
Submit your dispute online at:
<http://transunion.com/disputeonline>

BRIAN M. WILSON
5512 TINCUP DR
LAS VEGAS, NV 89130

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Thank you for helping ensure the accuracy of your credit information.

TransUnion Consumer Relations

TransUnion.

TU 0135

TU 0136

TransUnion.

Pay Status: PAID OR PAYING AS AGREED
Account Type: LINE OF CREDIT ACCOUNT
Responsibility: JOINT ACCOUNT
Date Opened: 11/2004

OK jun	OK may	OK apr	OK mar	OK feb	OK '09	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '08	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul
OK jun	OK may	OK apr	OK mar	OK feb	OK '07	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '06	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: AUTHORIZED ACCOUNT
Date Opened: 03/2000
Date Closed: 04/2007
Date Paid: 01/2007

OK mar	OK feb	OK '07	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '06	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr
OK mar	OK feb	OK '05	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '04	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr

Pay Status: PAID OR PAYING AS AGREED
Account Type: MORTGAGE ACCOUNT
Responsibility: JOINT ACCOUNT
Date Opened: 03/2009

OK	OK	OK	OK
jul	jun	may	apr

Pay Status: UNRATED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 05/2000
Date Closed: 05/2000

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 07/1998
Date Closed: 02/2005
Date Paid: 12/2004

OK '05	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '04	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb
OK '03	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '02	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb

TransUnion.

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	X
jun	may	apr	mar	feb	'09	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'08	dec	nov	oct	sep	aug	jul
X	X	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
jun	may	apr	mar	feb	'07	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'06	dec	nov	oct	sep	aug	jul

Consumer Credit Report for BRIAN M. WILSON

File Number: 185264326
 Page: 7 of 9
 Date Issued: 08/26/2009



Regular Inquiries

The following companies have received your credit report. Their inquiries remain on your credit report for two years.

QUICKEN HOME LOANS I VIA FIRST AMERICAN CREDCO

12385 FIRST AMERIC
 POWAY, CA 92064
 (800) 986-4343
 Requested On: 03/30/2009 Inquiry Type: AUTHORIZED
 Permissible Purpose: CREDIT TRANSACTION

406 BANK OF AMERICA VIA BANK OF AMERICA

9000 SOUTHSIDE BV.
 #700
 JACKSONVILLE, FL 32256
 Phone number not available
 Requested On: 12/02/2008 Inquiry Type: INDIVIDUAL
 Permissible Purpose: CREDIT TRANSACTION

406 BANK OF AMERICA VIA BANK OF AMERICA

9000 SOUTHSIDE BV.
 #700
 JACKSONVILLE, FL 32256
 Phone number not available
 Requested On: 12/02/2008 Inquiry Type: JOINT
 Permissible Purpose: CREDIT TRANSACTION

406 BANK OF AMERICA VIA BANK OF AMERICA

9000 SOUTHSIDE BV.
 #700
 JACKSONVILLE, FL 32256
 Phone number not available
 Requested On: 12/01/2008 Inquiry Type: JOINT
 Permissible Purpose: CREDIT TRANSACTION

2901 BLAKE MORTGAGEJ VIA FACTUAL DATA OF NEVADA

7455 W. AZURE DRIV
 SUITE 130
 LAS VEGAS, NV 89130
 (702) 221-9196
 Requested On: 02/05/2008 Inquiry Type: INDIVIDUAL
 Permissible Purpose: CREDIT TRANSACTION

HOME FINANCE USA VIA CREDIT NETWORK INC

PO BOX 407
 RIVERSIDE, CA 92502
 (909) 788-8070
 Requested On: 01/30/2008 Inquiry Type: INDIVIDUAL
 Permissible Purpose: CREDIT TRANSACTION

RBS CITIZENS, N.A.

1 CITIZENS DR
 INDIR AUTO
 RIVERSIDE, RI 02915
 (401) 456-7000
 Requested On: 08/29/2007 Inquiry Type: JOINT

BEACON FINANCIAL SERVICE

100 HALLS RD
 OLD LYME, CT 06371
 Phone number not available
 Requested On: 08/28/2007 Inquiry Type: JOINT

Account Review Inquiries

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you. These inquiries are not displayed to anyone but you and will not affect any creditor's decision or any score (except insurance companies may have access to other insurance company inquiries, where permitted by law).

BANK OF AMERICA

4161 PIEDMONT PKWY
 GREENSBORO, NC 27410-8110
 (800) 451-6362
 Requested On: 08/2009

PRIVACYGUARD VIA CONSUMERINFO.COM

18500 VON KARMEN A
 IRVINE, CA 92612
 Phone number not available
 Requested On: 08/2009
 Permissible Purpose: CONSUMER REQUEST

Consumerinfo/DirectToCon

18500 VON KARMAN A
 SUITE 900
 IRVINE, CA 92612
 (866) 673-0141
 Requested On: 07/2009
 Permissible Purpose: CREDIT MONITORING

NATIONAL INTERSTATE

3250 INTERSTATE DR
 RICHFIELD, OH 44286
 (330) 659-8900
 Requested On: 07/2009
 Permissible Purpose: INSURANCE UNDERWRITING

PRIVACYGUARD VIA CONSUMERINFO.COM

18500 VON KARMEN A
 IRVINE, CA 92612
 Phone number not available
 Requested On: 07/2009
 Permissible Purpose: CONSUMER REQUEST

TRILEGIANT VIA MERCHANT

100 CONNECTICUT AVE
 NORWALK, CT 06850-3541
 Phone number not available
 Requested On: 04/2009

Consumer Credit Report for BRIAN M. WILSON

File Number: 185264326
 Page: 8 of 9
 Date Issued: 08/26/2009

PRIVACYGUARD VIA CONSUMERINFO.COM

18500 VON KARMEN A
 IRVINE, CA 92612
 Phone number not available
 Requested On: 03/2009
 Permissible Purpose: CONSUMER REQUEST

AMERICAN EXPRESS

PO BOX 981537
 EL PASO, TX 79998
 (800) 874-2717
 Requested On: 11/2008

PRIVACYGUARD VIA CONSUMERINFO.COM

18500 VON KARMEN A
 IRVINE, CA 92612
 Phone number not available
 Requested On: 07/2008
 Permissible Purpose: CONSUMER REQUEST

PRIVACYGUARD VIA CONSUMERINFO.COM

18500 VON KARMEN A
 IRVINE, CA 92612
 Phone number not available
 Requested On: 03/2008
 Permissible Purpose: CONSUMER REQUEST

PRIVACYGUARD VIA CONSUMERINFO.COM

18500 VON KARMEN A
 IRVINE, CA 92612
 Phone number not available
 Requested On: 11/2007
 Permissible Purpose: CONSUMER REQUEST

GMACINSURANCE VIA GMAC INSURANCE

ONE GMAC INSURANCE
 EARTH CITY, MO 63045
 (800) 847-6442
 Requested On: 09/2007
 Permissible Purpose: INSURANCE UNDERWRITING

PRIVACYGUARD VIA CONSUMERINFO.COM

18500 VON KARMEN A
 IRVINE, CA 92612
 Phone number not available
 Requested On: 09/2007
 Permissible Purpose: CONSUMER REQUEST

PRIVACYGUARD VIA CONSUMERINFO.COM

18500 VON KARMEN A
 IRVINE, CA 92612
 Phone number not available
 Requested On: 08/2007
 Permissible Purpose: CONSUMER REQUEST

TRILEGIANT VIA MERCHANT

100 CONNECTICUT AVE
 NORWALK, CT 06850-3541
 Phone number not available
 Requested On: 01/2009

PRIVACYGUARD VIA CONSUMERINFO.COM

18500 VON KARMEN A
 IRVINE, CA 92612
 Phone number not available
 Requested On: 07/2008
 Permissible Purpose: CONSUMER REQUEST

PRIVACYGUARD VIA CONSUMERINFO.COM

18500 VON KARMEN A
 IRVINE, CA 92612
 Phone number not available
 Requested On: 05/2008
 Permissible Purpose: CONSUMER REQUEST

PRIVACYGUARD VIA CONSUMERINFO.COM

18500 VON KARMEN A
 IRVINE, CA 92612
 Phone number not available
 Requested On: 01/2008
 Permissible Purpose: CONSUMER REQUEST

PRIVACYGUARD VIA CONSUMERINFO.COM

18500 VON KARMEN A
 IRVINE, CA 92612
 Phone number not available
 Requested On: 10/2007
 Permissible Purpose: CONSUMER REQUEST

NATIONAL INTERSTATE

3250 INTERSTATE DR
 RICHFIELD, OH 44286
 (330) 659-8900
 Requested On: 09/2007
 Permissible Purpose: INSURANCE UNDERWRITING

PRIVACYGUARD VIA CONSUMERINFO.COM

18500 VON KARMEN A
 IRVINE, CA 92612
 Phone number not available
 Requested On: 09/2007
 Permissible Purpose: CONSUMER REQUEST

PRIVACYGUARD VIA CONSUMERINFO.COM

18500 VON KARMEN A
 IRVINE, CA 92612
 Phone number not available
 Requested On: 08/2007
 Permissible Purpose: CONSUMER REQUEST

Special Messages

PROMOTIONAL OPT-OUT: This file has been opted out of promotional lists supplied by TransUnion.
 (Note: This statement has no expiration date.)

Consumer Credit Report for BRIAN M. WILSON

File Number:
Page:
Date Issued:

185264326
9 of 9
08/26/2009



Should you wish to initiate an investigation, you may do so,

At our web site:
<http://transunion.com/disputeonline>

By Mail:
TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

By Phone:
1-800-916-8800
You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).